

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JOSHUA J DRAVIS
ASHLEY M CUMMINGS
Debtor(s)

Case No. 06-13139

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/13/2006.
- 2) The plan was confirmed on 02/02/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/20/2008, 09/30/2009, 08/12/2010.
- 5) The case was completed on 10/19/2011.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$55,290.00.
- 10) Amount of unsecured claims discharged without payment: \$74,090.28.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$65,940.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$65,940.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,800.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,292.17
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,092.17**

Attorney fees paid and disclosed by debtor: \$1,200.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Unsecured	NA	11,687.19	11,687.19	3,691.75	0.00
ALLY FINANCIAL	Secured	44,738.68	11,687.19	2,753.64	2,753.64	0.00
ALLY FINANCIAL	Unsecured	20,025.00	NA	NA	0.00	0.00
AMERICAN HONDA FINANCE CORP	Unsecured	10,888.00	10,888.41	10,888.41	3,439.43	0.00
CAPITAL ONE BANK	Unsecured	705.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	664.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	705.00	752.23	752.23	237.61	0.00
CASEY JOHNSON	Priority	NA	NA	NA	0.00	0.00
COLUMBIA HOUSE	Unsecured	50.00	NA	NA	0.00	0.00
CONSUMERS COOP CU	Unsecured	8,360.00	NA	NA	0.00	0.00
CONSUMERS COOP CU	Unsecured	4,694.00	NA	NA	0.00	0.00
CONSUMERS COOP CU	Secured	25,988.51	25,811.51	25,811.51	25,811.51	7,448.70
DANIELLE TARNER	Priority	NA	NA	NA	0.00	0.00
DHCU COMMUNITY CREDIT UNION	Secured	14,888.19	4,385.57	4,385.57	4,385.57	2,439.17
DISCOVER BANK	Unsecured	2,194.00	2,194.09	2,194.09	693.07	0.00
DISCOVER BANK	Unsecured	1,968.00	2,032.97	2,032.97	642.17	0.00
EAST BAY FUNDING	Unsecured	583.00	645.79	645.79	203.99	0.00
ECAST SETTLEMENT CORP	Unsecured	2,019.00	2,018.94	2,018.94	637.74	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	563.00	590.24	590.24	186.45	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	600.00	600.64	600.64	189.73	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	916.00	970.24	970.24	306.48	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	576.00	627.48	627.48	198.21	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	458.00	518.50	518.50	163.78	0.00
EMC MORTGAGE	Secured	NA	NA	NA	0.00	0.00
EMC MORTGAGE	Secured	NA	NA	NA	0.00	0.00
EMC MORTGAGE	Unsecured	NA	NA	NA	0.00	0.00
EMC MORTGAGE	Unsecured	NA	NA	NA	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	901.00	1,340.10	1,340.10	423.31	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	411.00	1,332.83	1,332.83	421.01	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	NA	19,310.31	19,310.31	6,099.74	0.00
JOHN DEERE CREDIT	Unsecured	8,342.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
JOHN DEERE CREDIT	Unsecured	1,336.00	NA	NA	0.00	0.00
NORTHERN ILLINOIS UNIVERSITY	Unsecured	503.00	349.76	349.76	110.48	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	664.00	710.66	710.66	224.48	0.00
PREMIER BANKCARD/CHARTER	Unsecured	435.00	442.60	442.60	139.81	0.00
SALLIE MAE SERVICING CORP	Unsecured	19,227.00	NA	NA	0.00	0.00
SELECT EMPLOYEES CREDIT	Unsecured	5,579.00	NA	NA	0.00	0.00
SPRINT	Unsecured	517.00	NA	NA	0.00	0.00
TOWNES OF BRADFORD PLACE CON	Secured	NA	NA	NA	0.00	0.00
US CELLULAR	Unsecured	93.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$2,753.64	\$2,753.64	\$0.00
All Other Secured	\$30,197.08	\$30,197.08	\$9,887.87
TOTAL SECURED:	\$32,950.72	\$32,950.72	\$9,887.87
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$57,012.98	\$18,009.24	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,092.17</u>
Disbursements to Creditors	<u>\$60,847.83</u>
TOTAL DISBURSEMENTS :	<u>\$65,940.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/14/2012

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.